

spring of judgment and action through the discipline of a 'purifying past. I submit a few concluding observations associated with Finance, and in this summary retrospect I earnestly seek to bear steadily and patiently in mind the abnormal contingencies and conditions which human fallibility and unpreparedness were suddenly compelled to face. In arrangements connected with the financial machinery of commerce and trade, the Government, generally speaking, happily stepped beyond their charmed and cloistral circle, and sought and Utilised, from bankers and merchants, their cultivated acumen and intimate acquaintance with the actual needs and methods of business life. So far as they pursued this common-sense course—though too frequently in a fragmentary fashion—rational procedure ensued. The general civil government of the country equally involved the problems of Finance as dependent upon adequate systems of organisation and effective economy. And here encomium largely and abruptly vanishes. I can only make passing allusion to this aspect: (1) The absence of definite and considered plans of civil management and their methodic and consistent execution; the omission, again, of vigilant and incessant control; and the consequent haphazard character of many most important movements, with the deficiency of co-ordination and harmonious unity in the several departments and their combined duties. (2) Organisation, *e. g.*, was largely casual and thoughtless. The perception of Proportion had constantly disappeared; and from the zenith to the nadir of civil government, all spectators of any business capacity perceived the resulting defects in unity of purpose and directness of toil. Fussiness and restlessness of movement were mistaken for planned and ordered energy. Chiefs of departments followed chiefs in disastrous fall; and often indeed a marvellous ingenuity "of irrelevance was displayed. I take two examples out of a mass in the domain of National Service: an analytical chemist of great promise was converted into a cook's mate and a

loader of trolleys: I myself—and the aptness of the illustration will avert any charge of immodesty—having, from special circumstances, enjoyed an exceptional training in Finance for thirty years, offered my services in that capacity to